IRDA

BROKER REGISTRATION AND RETURNS SUBMISSION USER MANUAL

Version History

Version No.	Date of Release	Prepared by (L&T side)	Reviewed by (L&T side)	Approved by (L&T side)	Approved by (IRDA - User department)
1.0	04-04-2014	Gargi T	Jayanti U	Babu Desikan	Rambabu

Table of Contents

Prerequisites 5
Introduction to BAP Portal 6
Role of a Broker 7
Overview 8
New Broker Applicant Registration 9
To register on the portal: 9
Login Process 14
To access the portal: 14
Points to Remember 16
Retrieve Credentials 17
To Retrieve User ID: 17
User Profile for Master ID 22
User Profile for Sub Login ID 25
Description of the menu tabs for Master IDs 28
Description of the menu tabs for Sub ID 29
Creation of Sub IDs 30
Updating a Sub ID 33
Deleting a Sub ID 35

List of Figures

Figure 1: User Registration Screen 10
Figure 2: Acknowledgement Message 12
Figure 3: Duplicate User Error Message 13
Figure 4: Login Page Screen 14
Figure 5: Change Password Screen 15
Figure 6: Log off Screen 15
Figure 7: Retrieval Page 17
Figure 8: Retrieve Master/Organization ID Options 18
Figure 9: User ID Retrieval Confirmation Message 18
Figure 10: Retrieve User ID/Password Selection 18
Figure 11: Retrieval Sub Login ID 19
Figure 12: User ID Retrieval Confirmation Message 19
Figure 13: Retrieve Password Options 20
Figure 14: Additional Retrieve Password Options 20
Figure 15: Retrieve Password Process 21
Figure 16: Retrieve Password Process 21
Figure 17: Incorrect retrieval information error message 21
Figure 18: User Profile Screen for Master ID 22
Figure 19: User Profile - Change Password screen 23
Figure 20: Password Change Confirmation Message 23
Figure 21: Update User Profile Screen 24
Figure 22: User Profile Update Confirmation Message 24
Figure 23: Updating Security Question and Answer 25
Figure 24: User Profile Screen for Sub Login ID 25
Figure 25: User Profile - Change Password screen 26
Figure 26: Password Change confirmation message 26
Figure 27: Update User Profile screen 27
Figure 28: User Profile Update Confirmation Message 27
Figure 29: Create Sub ID Screen 30
Figure 30: Sub ID Creation Confirmation Screen 31
Figure 31: Update/Delete Sub ID Screen 33
Figure 32: Update Sub ID Screen 33
Figure 33: Successful updating Acknowledgement Dialog Box 34
Figure 34: Update/Delete Sub ID Screen 35
Figure 35: Delete Sub ID Screen 35
Figure 36: Message Pre-Deletion 36

Prerequisites

In order to access the BAP Portal and to perform activities, the below mentioned hardware and software infrastructure is required.

Field	Description
Hardware - Personal Computer / Laptop	
Processor	Intel processors Pentium 4 / i3 / i5 / i7 @ 1GHz or above
RAM	1 GB RAM or above (minimum 1GB recommended)
Hard Disk	80 GB or above HDD
Ethernet Card	10 / 100 Mbps
Printer	Laser Jet
Software	
Operating System	Windows XP (with Service Pack2), Windows Vista, Windows 7, Mac OS v 10.5
Office Utility	MS - Office 2003 or above
Browsers	Internet Explorer 6.0 / 7.0 / 8.0, Apple Safari 5.0 (recommended Internet Explorer 8.0)
Java Runtime	JRE version 1.6 and above
Adobe Acrobat Reader	9.0 version
Digital Signature	Class 2 and Above

Introduction to BAP Portal

IRDA has taken an initiative of automation for facilitation of various activities that need to be undertaken by Insurance companies, surveyors, brokers and Third Party Administrators (TPAs) for regulatory compliance. This program is called the 'Business Analytics Project' or BAP as referred to henceforth.

In the current technology driven environment, this portal delivers ease of use and uniformity in routine activities like online filing of returns, submitting applications for enrollment, new license, renewals and other changes to existing licenses. This application also supports on-line clarification of queries, and provides notifications, reminders and alerts for adherence to timelines.

This initiative will ensure good communication between insurance players and IRDA. Standardized and timely collection of industry data will help IRDA in efficient supervision of insurance operations, monitoring and tracking for the development of the insurance industry in India.

Role of a Broker

Brokers are intermediaries between the prospective customers and insurers. In order to ensure that insurance and reinsurance business is transacted along proper lines, there are set out rules of conduct and licensing procedures to be followed. All brokers operating in the insurance market need to be duly licensed by IRDA and also need to submit periodic returns reporting details of the operations.

Overview

The BAP portal provides easy, one time online registration for brokers. The Insurance Broker can then perform following activities:

- New Broker Applicant Registration
- Creation of sub IDs
- Update / Delete sub Id
- Retrieve user Id/Password

Existing broker have following functionalities available in the BAP Portal:

- Submission of Returns.
- Pay Annual fees.
- View License Details
- Pay Penalty.

The employee of the broker firm can only fill the form; however the submission of the forms can be done by Authorized signatories only. Please refer to IRDA regulations for list of Authorized Signatories.

New Broker Applicant Registration

For getting a **license** from IRDA to work as a **Broker**, applicant is required to fill an online '**New User registration'** form available on **IRDA BAP Portal**.

To register on the portal:

1. Open a browser and enter the following address: www.irdabap.org.in. The **IRDA BAP** portal home page is displayed.
2. Go to '**Brokers**' Tab.
3. Click **Register**. The **User Registration screen** is displayed.
4. From **User Type** drop down list, select **Corporate**.
5. From **User Role** drop down list, select **Broker**. The **Corporate Registration screen** is displayed. All mandatory fields on the form are marked with an asterisk.

Figure 1: User Registration Screen

The fields in the Insurance Broker Registration Screen are explained in the following table:

Field	Description
New User Registration	
Organization Name	Enter the name of organization.
Corporate PAN No	Enter corporate PAN card number.
Applicant Type	Select either Company or Partnership Firm

Field	Description
Registered Office Address	
Address1	Enter the first line of the address.
Address2	Enter the second line of the address.
Address3	Enter the third line of the address.
Country	**India** is displayed by default.
State	Select the state from the drop-down list.
District	Select the district from the drop-down list.
City	Select the city from the drop-down list.
Region	Select the region from the drop-down list.
Pin Code	Enter your pin code number.
Correspondence Address	
Address1	Enter the first line of the address.
Address2	Enter the second line of the address.
Address3	Enter the third line of the address.
Country	**India** is displayed by default.
State	Select the state from the drop-down list.
District	Select the district from the drop-down list.
City	Select the city from the drop-down list.
Region	Select the region from the drop-down list.
Pin Code	Enter your pin code number.
Contact Details	
E mail ID	Enter your Email ID.
Alternate E mail ID	Enter your alternate e mail ID.
Contact Person	Enter the Contact Person from your organization
Contact Number	Enter your contact number

Field	Description
Registration Details	
Organization Registration ID	Enter your organization registration No.
Date of Registration	Enter your organizations date of registration
Security Question	
Security Question	Select a security question from the drop-down list.
Security Answer	Enter the answer for the selected security question. Please note down the security question and answer, as these would help you retrieve your user ID/password in case you forget them.
Verification Code	
Enter Verification Code	Enter the case-sensitive verification code.

6. Enter the relevant information and click **Submit**. An **Acknowledgement dialog box** is displayed along with your **User ID**, notifying that the registration is successful.

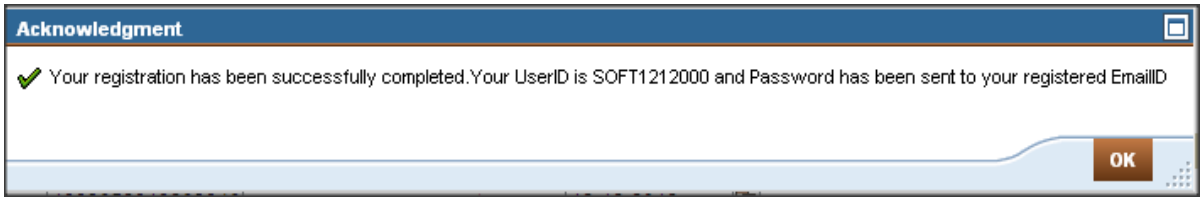
Acknowledgment
Your registration has been successfully completed.Your UserID is SOFT1212000 and Password has been sent to your registered EmailID
OK

Figure 2: Acknowledgement Message

7. Click **OK**. The user ID and password are sent to your registered email ID.
8. User ID created is the **Master ID** of your organization. This is used to create and manage **Sub IDs**.
9. After you have registered in the portal, you can create sub ids for **2 Authorized signatories** and **1 Employee** of your organization.

If you try to create multiple accounts by entering same registration number, a "**User already exists**" error message is displayed.

Figure 3: Duplicate User Error Message

Login Process

To access the portal:

To access the BAP portal, you need to login by entering valid credentials.

1. Open a browser and enter the following address: www.irdabap.org.in. The **IRDA BAP portal** home page is displayed.
2. Click **Login**. The IRDA BAP portal login screen is displayed.

Figure 4: Login Page Screen

3. In **User** field, enter your **user ID**.
4. In **Password** field, enter your **password**.
5. Click **Log On**. User Profile will be displayed, along with your **Name** on the screen.
6. The **Change Password** screen is displayed if you are logging in for the first time or if your current password is in use or 45 days or more. Otherwise, the User Profile page is displayed.

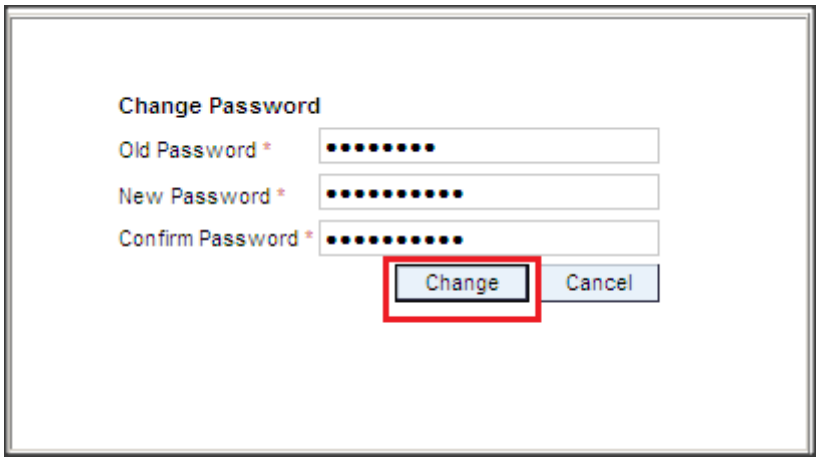

Figure 5: Change Password Screen

Follow the below steps to Change Password:

1. In **Old Password** field, enter your current password.
2. In **New Password** field, enter your new password.
3. In **Confirm Password** field, re-enter your new password.
4. Click **Change**. Click **Cancel** to go back to the **login screen**.

To Log Off from the portal:

1. Click **Log Off**. A Log Off confirmation dialog box is displayed.

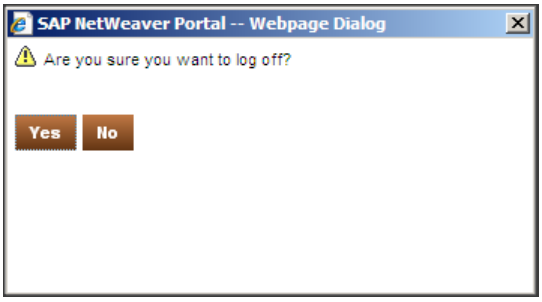

Figure 6: Log off Screen

2. Click "**Yes**" to log out. Else, Click "**No**" to go back to the previous screen.

Points to Remember

For User ID:

- Master ID will never be locked.
- For Updation of Sub ID details, select the desired sub ID and click on ‘Update’ button, system will display selected User ID record for editing. You can update the designation, Email ID and Contact number of the Sub ID, and then click on button ‘Update ID’.
- For deletion of sub ID, select desired sub ID and click on ‘Delete’ button, system will display User Confirmation message shown as below:

  “Are you sure you wanted to delete the User ID <xxxxx>”

- If you select ‘Yes’, then system deletes the User ID, however this is a soft delete. If you wish to create new sub ID, you can do so by clicking on menu ‘Create Sub ID’.
- If you select ‘No’ then User ID remains same and control remains on same screen.
- On clicking ‘Cancel’ button will redirect you to previous page.

For Password:

- Your account will be locked after you make three unsuccessful attempts to log into the portal.
- In case of password change, your new password must be different from the last five passwords.
- In case you forgot your password, click on ‘Forgot User ID/Password’ on login screen.
  It will redirect you to ‘Retrieve User ID/Password’.

Retrieve Credentials

If you forget your login credentials, you can retrieve them using the **Retrieve User ID/ Password** option.

To Retrieve User ID:

1. On the **IRDA BAP** portal **login screen**, click **Forgot Password/User ID**. The **Retrieve User ID/Password screen** is displayed.

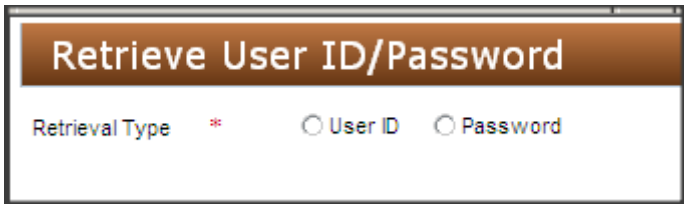

Figure 7: Retrieval Page

2. In **Retrieve Type**, select **User ID**. Additional fields are displayed.
3. From **User Type** drop-down list, select **Corporate.**
4. From **Corporate** Type, select **Broker**.
5. From **Retrieve**, select the type of ID that you need to retrieve.
6. If you try to retrieve **Master/ Organization ID** then you will be prompted to enter **Registration Number**.
7. If you try to retrieve **Sub Login ID** then you will be prompted to enter **Master ID** and **Registered Sub Login Email ID.**

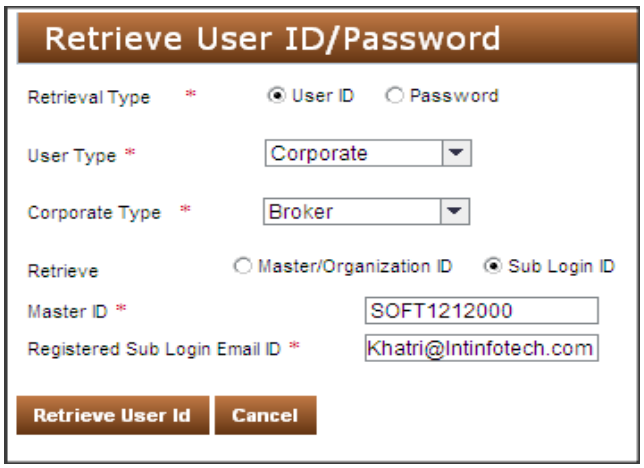

Figure 8: Retrieve Master/Organization ID Options

8. Click **Retrieve User ID**. An **Acknowledgement** dialog box is displayed as shown below, notifying that your **user ID** has been sent to your registered Email ID.

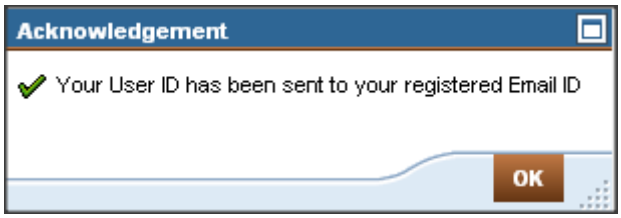

Figure 9: User ID Retrieval Confirmation Message

9. Click **OK.**

Retrieve Sub Login ID

1. On the **login screen**, click **Forgot User Id / Password**. The **Retrieve User ID/Password** screen is displayed.

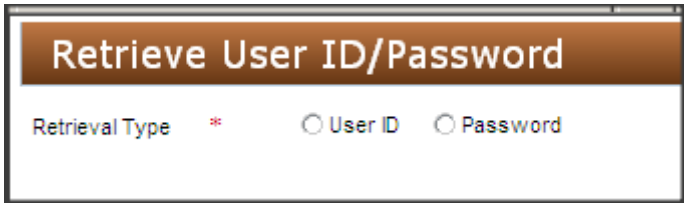

Figure 10: Retrieve User ID/Password Selection

2. In Retrieve Type, click **User ID**. Additional fields are displayed.
3. From **User Type** drop-down list, select **Corporate**.
4. From **Corporate Type** drop-down list, select **Broker**.
5. In Retrieve, click **Sub Login ID**. Additional fields are displayed.
6. In the **Master ID** field, enter the **Master ID**.
7. In the **Registered Sub Login ID**, enter your registered **E-mail ID**.

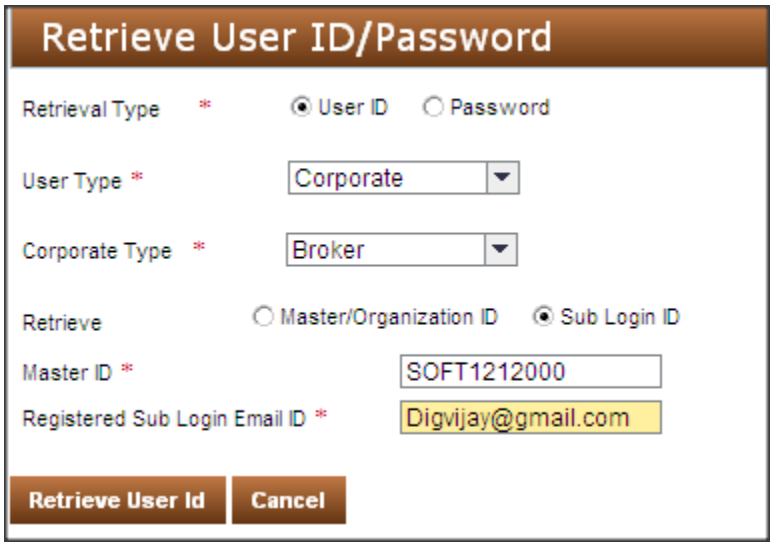

Figure 11: Retrieval Sub Login ID

8. Click **Retrieve User ID**. An **Acknowledgement dialog box** is displayed notifying that your **User ID** has been sent to your registered email ID.

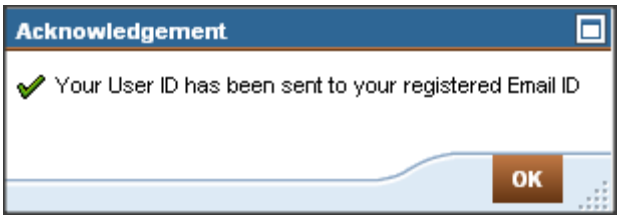

Figure 12: User ID Retrieval Confirmation Message

9. Click **OK**. The User ID is sent to your registered email ID.

To Retrieve Password:

1. On the l**ogin screen**, click **Forgot User Id / Password**. The **Retrieve User ID/Password** screen is displayed.
2. In Retrieval Type, select **Password**. Additional fields are displayed.

Figure 13: Retrieve Password Options

3. In **User ID** field, enter your user ID.
4. Click **Submit**. Additional fields are displayed.

Figure 14: Additional Retrieve Password Options

5. From **Security Question** drop-down list, select the question that you had selected while registration.
6. In **Security Answer** field, enter the answer to the security question.

Figure 15: Retrieve Password Process

7. Click **Retrieve Password**. An **Acknowledgement** dialog box is displayed, notifying that your password has been sent to your registered Email ID.

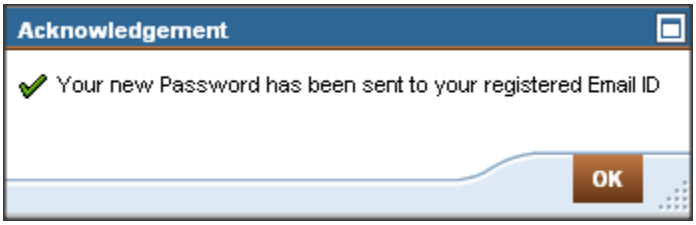

Figure 16: Retrieve Password Process

8. Click **OK.** The password is sent to your registered email ID.

If you enter incorrect retrieval information, an error message is displayed stating that the entered details could not be verified.

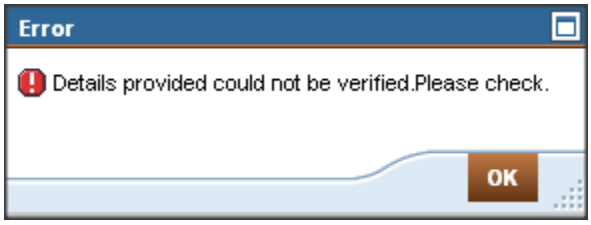

Figure 17: Incorrect retrieval information error message

User Profile for Master ID

When you login to the portal, the User Profile screen is displayed. On this screen, you can change password and update your profile.

Figure 18: User Profile Screen for Master ID

To Change Password:

1. On the User Profile screen, click **Change Password**. The Change Password screen is displayed.

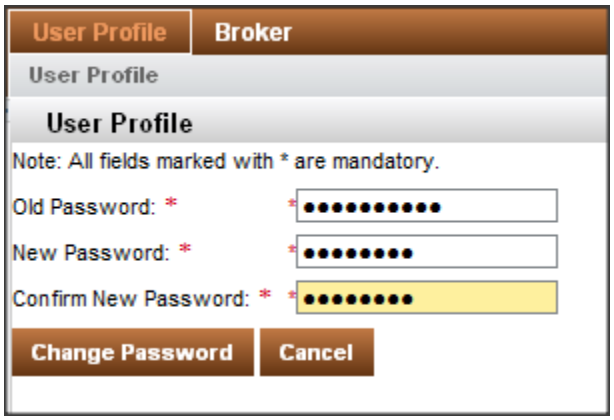

Figure 19: User Profile - Change Password screen

2. In **Old Password** field, enter the **current password**.
3. In **New Password** field, enter the **new password**.
4. In **Confirm New Password** field, re-enter the **new password**.
5. Click **Change Password**. An **Acknowledgement dialog box** is displayed notifying that your password has been changed successfully. Click **OK**

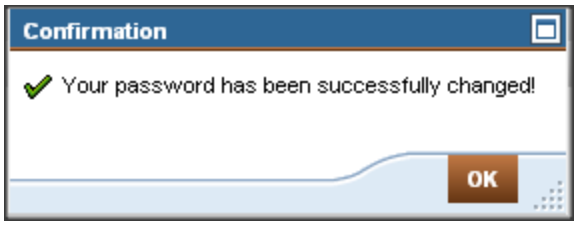

Figure 20: Password Change Confirmation Message

To Update User Profile:

1. On the **User Profile screen**, click **Update User Profile**. The **Update User Profile screen** is displayed. Through this screen you can only update only your contact details.

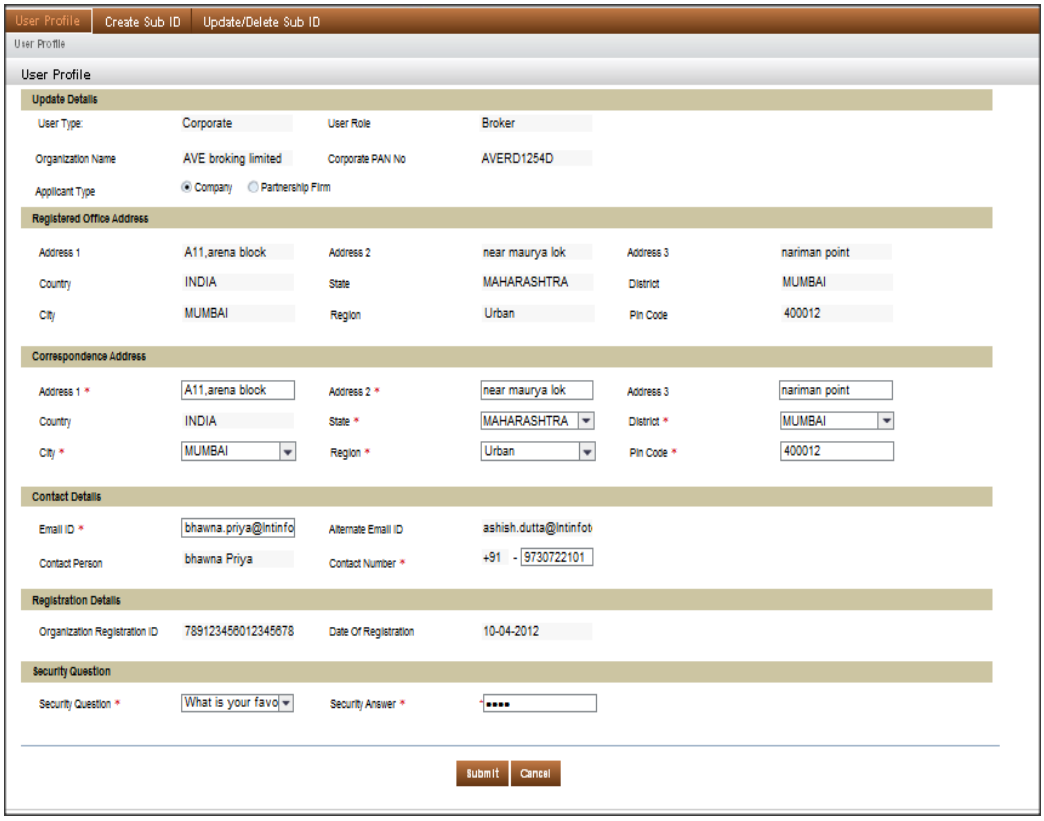

Figure 21: Update User Profile Screen

2. Click **Submit**. An **Acknowledgement dialog box** is displayed notifying that your profile has been successfully updated.

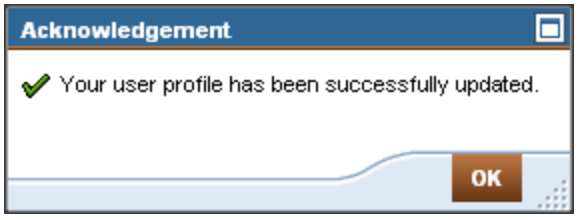

Figure 22: User Profile Update Confirmation Message

3. Click **OK**.

User Profile for Sub Login ID

When you login to the portal as a Broker Sub ID, the User Profile screen is displayed.

1. You need to first enter your security question and answer.

Figure 23: Updating Security Question and Answer

2. Click **Submit.**

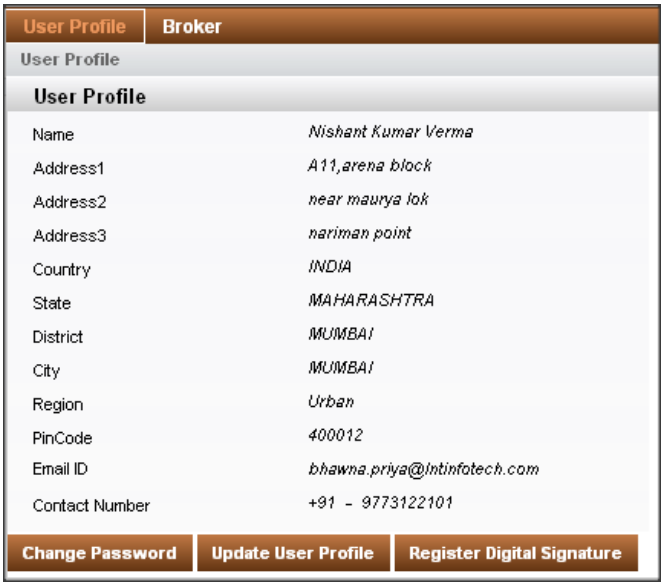

Figure 24: User Profile Screen for Sub Login ID

You can change password and update your profile. You also need to register your digital signature from this page.

To Change Password:

1. On the User Profile screen, click **Change Password**. The **Change Password screen** is displayed.

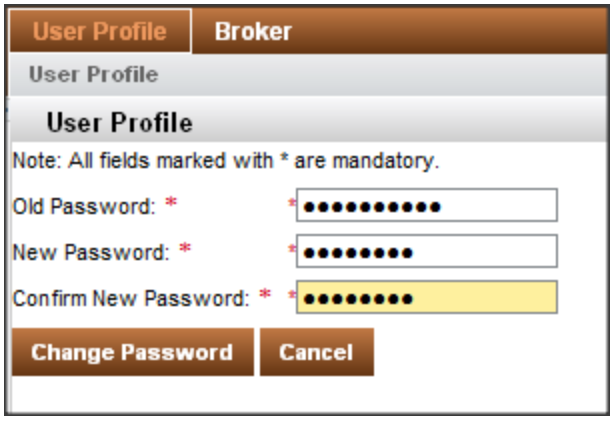

Figure 25: User Profile - Change Password screen

2. In **Old Password** field, enter the **current password**.
3. In **New Password** field, enter the **new password**.
4. In **Confirm New Password** field, re-enter the **new password**.
5. Click **Change Password**. An **Acknowledgement dialog box** is displayed notifying that your password has been changed successfully.

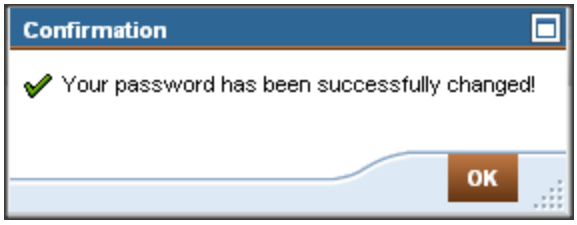

Figure 26: Password Change confirmation message

6. Click **OK.**

To Update User Profile:

1. On the User Profile screen, click **Update User Profile**. The **Update User Profile screen** is displayed. Through this screen you can only update only your security question and answer.

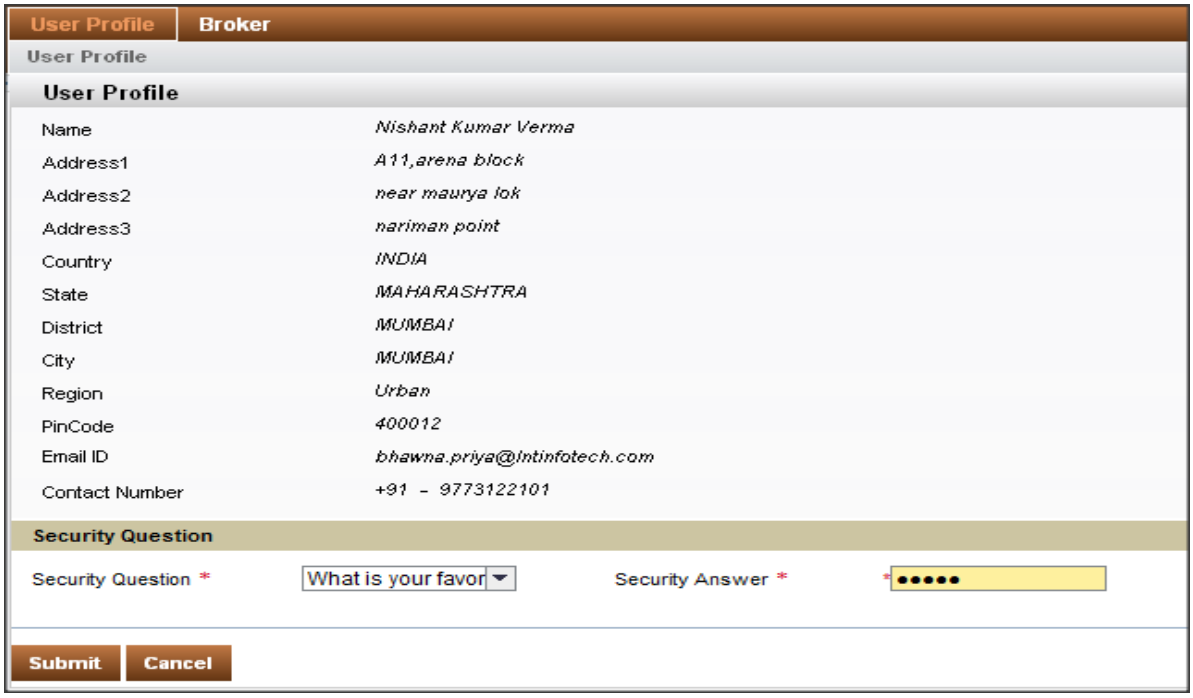

Figure 27: Update User Profile screen

2. Click **Submit**. An **Acknowledgement dialog box** is displayed notifying that your profile has been successfully updated.

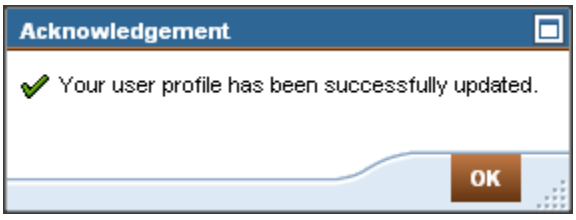

Figure 28: User Profile Update Confirmation Message

3. Click **OK**.

Register Digital Signature is displayed in User Profile of Authorized signatory only.

Description of the menu tabs for Master IDs

The Master ID screen contains the following menu tabs:

1. **Creation of Sub ID** – You can create sub ids for Authorized signatories and employees of the company. You are allowed to create **two** sub ids for **authorized signatories** and one for **employee.**

2. **Update/ Delete Sub ID** – You can update the **designation**, **Email id** and **contact number** of any of the Authorized signatory and employee. At the same time you can also delete any of the Authorized signatory / employee ids created on the portal.

Description of the menu tabs for Sub ID

The Sub ID screen contains the following menu tabs:

1. **Returns:** Allows you to submit returns that include information related to the business conducted by the firm during the financial year.
2. **Pay Annual fees:** Allows you to pay the annual fees with details such as payment amount, due date etc.
3. **View License Details**- Allows you to view the status and other information related to License.
4. **Pay Penalty:** Allows you to view and pay the penalties imposed on you by IRDA.

Creation of Sub IDs

As an Insurance Broker, you can create 3 sub login IDs on the BAP Portal, using your Master or Organization ID. Two of these sub IDs created are for the two Authorized signatories of the company who will digitally sign the applications and returns, and third sub ID is for the Employee.

Creating a New Sub ID

1. Click **Create Sub ID**.
2. The create sub id screen will open. All mandatory fields on the form are marked with an asterisk (*)

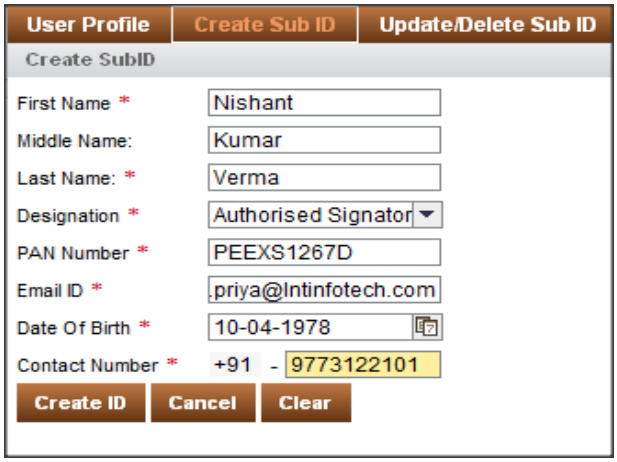

Figure 29: Create Sub ID Screen

The details on Create Sub ID screen are explained in the following table.

Field	Description
First Name	Enter First Name of the authorized signatory/employee
Middle Name	Enter Middle Name of the authorized signatory/employee
Last Name	Enter Last Name of the authorized signatory/employee
Designation	If the sub id is to be created for an authorized signatory, then select authorized signatory. If the sub id is to be created for an employee, then select employee.
PAN Number	Enter PAN number of the authorized signatory/employee
Email ID	Enter Email Id of the authorized signatory/employee
Date of Birth	Enter Date of Birth of the authorized signatory/employee
Contact Number	Enter Contact number of the authorized signatory/employee

3. Click **Create ID**. An **Acknowledgement dialog box** is displayed along with your User ID details, notifying that the registration is successful.

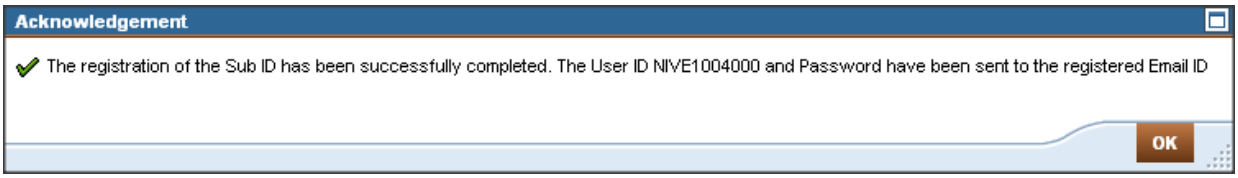
Acknowledgement
The registration of the Sub ID has been successfully completed. The User ID NIVE1004000 and Password have been sent to the registered Email ID
OK

Figure 30: Sub ID Creation Confirmation Screen

4. Click **OK**.
5. Click **Cancel** will take the user to the previous page without saving any information filled on this page.
6. Clicking on **Clear** will clear all contents filled on this screen.

1. You are allowed to create only 3 sub ids. Please delete any existing sub ids which are not required anymore for creation of new sub ids.
2. For creation of sub IDs for new authorized signatories' broker should inform IRDA about the changes first through the changes during licensing period form, get the approval, then only respective Broker will be allowed to create sub IDs for new authorized signatories.
3. Out of the two Authorized Signatories ,one should be a Director and the other should be a Principal Officer

Updating a Sub ID

You can update the details of the sub ID's created as well.

Updating a Sub ID

1. Click **Update Sub ID** link.

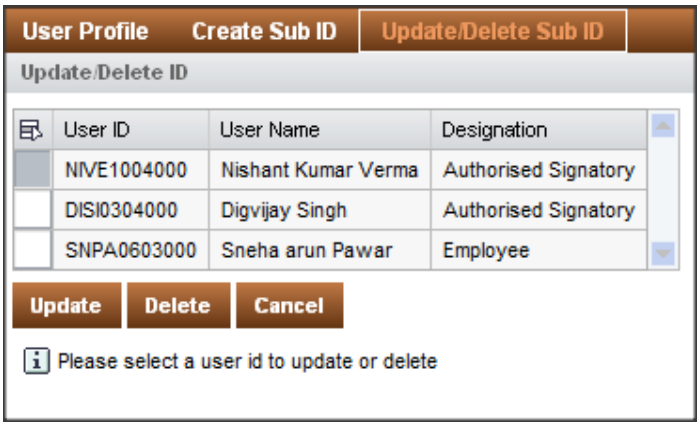

Figure 31: Update/Delete Sub ID Screen

2. Select the **User Id** to be updated and Click **Update** to view Update/Delete ID Screen.

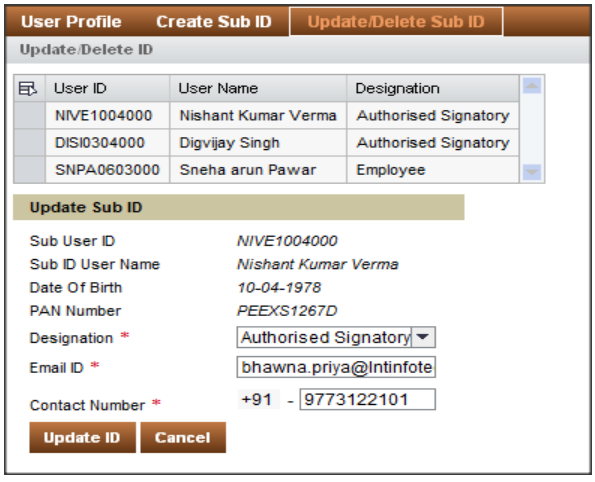

Figure 32: Update Sub ID Screen

3. You can update the **Designation**, **Email ID** and **Contact Number** for the **Sub ID** created.
4. Click **Update ID**. An **acknowledgement** message will be displayed on screen.

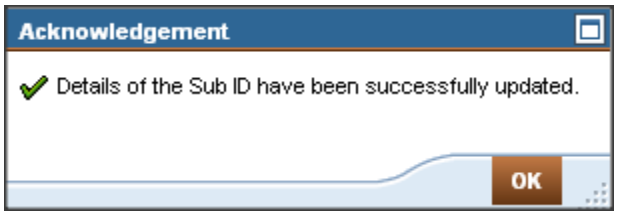

Figure 33: Successful updating Acknowledgement Dialog Box

5. Click **OK**
6. Click **Cancel** will take the user to the previous page without saving any information filled on this page

Deleting a Sub ID

As an Insurance Broker, you can delete the details of the sub ID's created by you.

To Delete Sub ID:

1. Click on **Update/Delete Sub ID**. List of all the created Sub IDs will be displayed

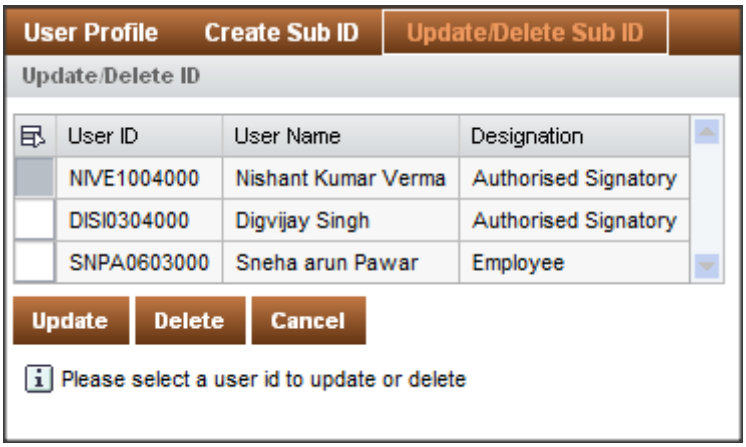

Figure 34: Update/Delete Sub ID Screen

2. Select the Sub ID which you want to delete and click on **Delete**, a Confirmation dialog box is displayed.

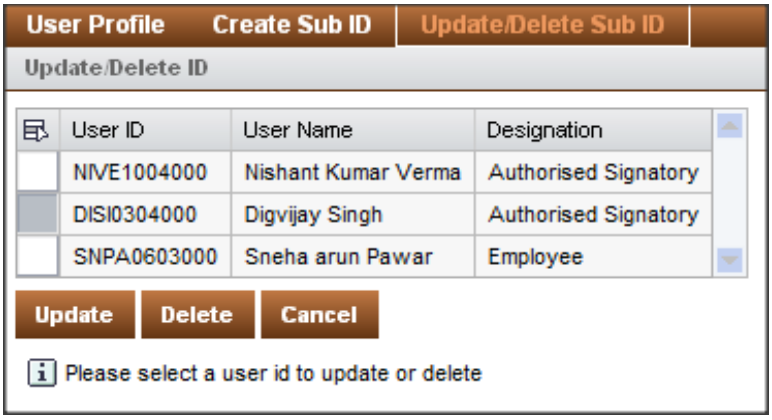

Figure 35: Delete Sub ID Screen

3. A **confirmation Message** will be displayed, with **Yes** and **No** button.

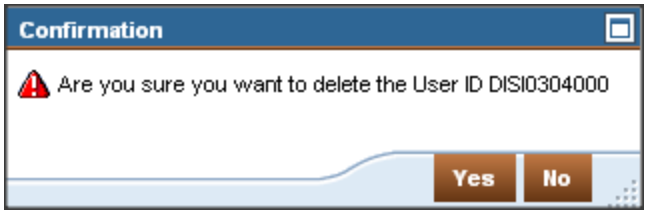

Figure 36: Message Pre-Deletion

4. If you want to proceed with deleting the user account then Click “**Yes”** else click “**No”**.
5. If you click “**Yes”**, the sub id will be deleted. If you click “**No”**, you will go back to the **Update/ Delete sub id screen**.
6. Click **Cancel** will take the user to the previous page without saving any information filled on this page.